

<i>SERFF Tracking Number:</i>	<i>FARM-125697732</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Farmers Insurance Company, Inc., ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>HAR0896-103190, HAR0896-203190</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0000 CMP Sub-TOI Combinations</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>H-AR-2008-ML-F</i>		
<i>Project Name/Number:</i>	<i>AR Reinstatement Fee - LLP/B-08-034 &B-08-047</i>		

Filing at a Glance

Companies: Farmers Insurance Company, Inc., Farmers Insurance Exchange
Product Name: H-AR-2008-ML-F SERFF Tr Num: FARM-125697732 State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$25
Sub-TOI: 05.0000 CMP Sub-TOI Combinations Co Tr Num: HAR0896-103190, HAR0896-203190 State Status: Fees verified and received
Filing Type: Rule Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins
Authors: Anahit Bekarian, Jeanette Campion, Gayane Rupchian, Mina Villegas, Chris SalvaCruz, Edmond Balaian, Karen Lacy
Date Submitted: 06/27/2008 Disposition Date: 06/27/2008
Disposition Status: Exempt from Review
Effective Date Requested (New): 10/20/2008 Effective Date (New): 10/20/2008
Effective Date Requested (Renewal): 10/20/2008 Effective Date (Renewal): 10/20/2008

State Filing Description:

General Information

Project Name: AR Reinstatement Fee - LLP	Status of Filing in Domicile: Authorized
Project Number: B-08-034 &B-08-047	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 06/27/2008	
State Status Changed: 06/27/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

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<i>Project Name/Number:</i>	<i>AR Reinstatement Fee - LLP/B-08-034 &B-08-047</i>		

We respectfully submit for your review and approval revisions to our Landlord Protector rates and rules with effective date of October 20, 2008.

Proposed Change:

The Reinstatement Fee amount currently charged to customers is inadequate due to rising labor costs, administrative costs and the costs of other items, such as producing the reminder notices, cancellation notices, as well as postage and handling costs. Farmers currently collects a Policy Reinstatement Fee of \$10 for policies that reinstate after the grace period of 25 days. We are proposing to increase the reinstatement fee from \$10 to \$25 and shortening the grace period from 25 days to 10 days. The reinstatement fee increase and shortening of grace period will mitigate the rising costs and frequency of reinstatements without imposing any part of this burden on policyholders that do not require reinstatement processing. In 2007, of all reinstated policies, approximately 60.31% were reinstated after the 10 days of grace period. The estimated premium impact of the proposed change is 0.13%.

Company and Contact

Filing Contact Information

Feliksa Barran, Manager - Business Implementation 4700 Wilshire Blvd. Los Angeles, CA 90010	Feliksa_Barran@farmersinsurance.com (323) 932-3056 [Phone]
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Filing Company Information

Farmers Insurance Company, Inc. 10850 Lowell Avenue Overland Park, KS 66210-1667 (323) 932-3056 ext. [Phone]	CoCode: 21628 Group Code: 212 Group Name: FEIN Number: 48-0609012 -----	State of Domicile: Kansas Company Type: State ID Number:
Farmers Insurance Exchange 4680 Wilshire Blvd. Los Angeles, CA 90010 (323) 932-3056 ext. [Phone]	CoCode: 21652 Group Code: 212 Group Name: FEIN Number: 95-2575893 -----	State of Domicile: California Company Type: State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: \$25.00 is the fee for this filing for each filing company-- FIE & FICI -- for a total of \$50.00.
Check will be sent via EFT.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers Insurance Company, Inc.	\$25.00	06/27/2008	21126447
Farmers Insurance Exchange	\$0.00	06/27/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	06/27/2008	06/27/2008

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Disposition

Disposition Date: 06/27/2008

Effective Date (New): 10/20/2008

Effective Date (Renewal): 10/20/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover memo	Accepted for Informational Purposes	Yes
Supporting Document	Supporting Exhibit I	Accepted for Informational Purposes	Yes
Supporting Document	P&C transmittal	Accepted for Informational Purposes	Yes
Rate	Manual page	Accepted for Informational Purposes	Yes

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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	FARM-125697732	State:	Arkansas
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Project Name/Number:	AR Reinstatement Fee - LLP/B-08-034 &B-08-047		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Manual page	Page 3131	Replacement	Manual page 3131.pdf

**LANDLORDS PROTECTOR
FARMERS INSURANCE COMPANY
FARMERS INSURANCE EXCHANGE**

RATING RULES

ROUNDING OF PREMIUM RULE

Round the premium for each peril, coverage, and exposure for which a separate premium is calculated to the nearest cent.

BASE PREMIUM INTERPOLATION

Refer to the Homeowners Base Premium Interpolation Rating Rules Section.

FIRE POLICY FEE

- ★ A Fire Policy Fee of \$25.00 is charged on all new policies and for reinstatements of policies out of force over 6 months.

FIRE REINSTATEMENT FEE

- ★ A Reinstatement Fee of \$25.00 is charged on all policies reinstated after having been out of force more than 10 days and less than 6 months.

PROTECTION CLASS

The Protection Class of the city in which the risk is located can be found in the Protection Class Section of this Manual.

CONSTRUCTION CLASSIFICATIONS

Frame

A dwelling constructed of wood frame with exterior walls covered with materials such as wood clapboard, stucco, aluminum or vinyl siding.

If more than 2/3 of the exterior walls are masonry veneer construction, classify as masonry, otherwise classify as frame.

Masonry

A dwelling with exterior walls of masonry, or more than 2/3 of the exterior walls of masonry veneer construction.

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Supporting Document Schedules

Satisfied -Name:	Cover memo	Review Status:	Accepted for Informational Purposes	06/27/2008
Comments:				
Attachment:	Cover memo.pdf			
Satisfied -Name:	Supporting Exhibit I	Review Status:	Accepted for Informational Purposes	06/27/2008
Comments:				
Attachment:	Supporting Exhibit I.pdf			
Satisfied -Name:	P&C transmittal	Review Status:	Accepted for Informational Purposes	06/27/2008
Comments:				
Attachment:	P&C transmittal.pdf			



FARMERS

4700 Wilshire Blvd.
Los Angeles, CA 90010
Bus: (323) 964-8036
Fax: (323) 932-3950
www.farmersinsurance.com

June 26, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201

SUBJECT: Landlords Protector Rate and Rule Filing – Policy Reinstatement Fee

Company Name	Reference No.	NAIC #	Group #
Farmers Insurance Exchange	HAR0896-103190	21652	0212
Farmers Insurance Company, Inc.	HAR0896-203190	21628	0212

Dear Commissioner:

We respectfully submit for your review and approval revisions to our Landlord Protector rates and rules with effective date of October 20, 2008.

Proposed Change:

The Reinstatement Fee amount currently charged to customers is inadequate due to rising labor costs, administrative costs and the costs of other items, such as producing the reminder notices, cancellation notices, as well as postage and handling costs. Farmers currently collects a Policy Reinstatement Fee of \$10 for policies that reinstate after the grace period of 25 days. We are proposing to increase the reinstatement fee from \$10 to \$25 and shortening the grace period from 25 days to 10 days. The reinstatement fee increase and shortening of grace period will mitigate the rising costs and frequency of reinstatements without imposing any part of this burden on policyholders that do not require reinstatement processing. In 2007, of all reinstated policies, approximately 60.31% were reinstated after the 10 days of grace period. The estimated premium impact of the proposed change is 0.13%.

Please refer to Exhibit 1 for the details.

Your consideration and approval of this filing will be greatly appreciated. Attached is a final printed manual page reflecting this change. If you have any questions on this material or require further information, please contact Brian Sniegowski at 323-964-8036.

Very truly yours,
FARMERS INSURANCE EXCHANGE
FARMERS INSURANCE COMPANY, INC.

A handwritten signature in black ink, reading "Jeff Reinig". The signature is stylized with a large "J" and "R". A thin vertical red line is positioned to the right of the signature.

Jeff Reinig, CPCU
Vice-President, Fire Product Management

By: Brian Sniegowski, Product Manager
Home Product Management

Exhibit 1

Arkansas Landlords Protector

Impact of Reinstatement Fee Change

(1)	Current Reinstatement Fee	\$	10.00
(2)	Proposed Reinstatement Fee	\$	25.00
(3)	Current grace period		25 days
(4)	Proposed grace period		10 days
(5)	2007 Number of Reinstated Policies		577
(6)	Number of policies that were reinstated after the grace period of 25 days.		265
(7)	Estimated Premium \$ Impact due to fee increase	\$	3,975
(8)	Number of policies that were reinstated between 10 days and 25 days		83
(9)	Estimated Premium \$ Impact due to shortening of grace period	\$	2,075
(10)	2007 Estimated Earned Premiums	\$	4,542,350
(11)	Estimated Premium % Impact		0.13%

Notes

$$(7) = ((2) - (1)) \times (6)$$

$$(9) = (8) * (2)$$

$$(11) = ((7) + (9)) / (10)$$


Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Farmers Insurance Group of Companies				Group NAIC #	0212
4. Company Name(s)	Domicile	NAIC #	FEIN #			
Farmers Insurance Exchange	CA	21652	95-2575893	0212		
Farmers Insurance Company, Inc.	KS	21628	48-0609012	0212		

5. Company Tracking Number	HAR0896-103190, HAR0896-203190
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Brian Sniegowski 4700 Wilshire Blvd. Los Angeles, CA 90010	Product Manager	(323) 964-8036	(323) 932-3161	
7. Signature of authorized filer				
8. Please print name of authorized filer		Mina Villegas		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Commercial Multi-peril			
10. Sub-Type of Insurance (Sub-TOI)	CMP Sub TOI combinations			
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	5.0 / 5.0000			
12. Company Program Title (Marketing title)	Reinstatement fee			
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New:	10/20/2008	Renewal:	10/20/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
16. Reference Organization (if applicable)				
17. Reference Organization # & Title				
18. Company's Date of Filing	June 27, 2008			
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	HAR0803-103180, HAR0803-203180
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check: Not available yet Amount: \$25.00</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)